BK 1789PG 0394

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When Recorded Return To:

Recording Requested By:

BRIAN J BRAY 8226 WAVERLY COVE OLIVE BRANCH, MS 38654

0704422592

DEED OF RELEASE

CITIMORTGAGE, INC. #:0704422592 "BRAY" Lender ID:696/0704422592 De Soto, Mississippi

KNOW ALL MEN BY THESE PRESENTS that CITIMORTGAGE, INC. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: BRIAN J. BRAY AND WIFE, LYNN BRAY, AND FRANK E. BRAY AND WIFE, JANE M. BRAY

Original Beneficiary: 1ST TRUST BANK FOR SAVINGS Original Trustee: JEANINE B. SAYLOR OF SHELBY CO. TN

VERDUGO TRUSTEE SERVICE CORPORATION

Date: Dated: 02/21/2002 Recorded on 05/25/2002 as in Book/Reel/Liber: 1464 Page/Folio: 765 as Instrument No.;

In the Records of the County Recorder of De Soto Mississippi

Property Address: 8226 WAVERLY COVE, OLIVE BRANCH, MS 38654

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IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

CITIMORTGAGE, INC. On July 28th, 2003

Vice-President

STATE OF Maryland COUNTY OF Frederick

On July 28th, 2003, before me, Randy N. Langdon, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared CRISTY M. MCCAULEY, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein.In witness whereon thereun to set my hand and official seal,

WITNESS my hand and official seal,

RANDY N. LANGDON

Notary Expires: 04/07/2007

(This area for notarial seal)

Prepared By: Dharitri Doshi, VERDUGO TRUSTEESERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD 20898-9443 1-800-777-1708

NOTARY

PUBLIC